होने से संबंधित मामलों की संख्या और उसमें अंतर्ग्रस्त राशि के बारे में जानकारी उपलब्ध नहीं है। तथापि, मार्च 1993 के अंत की स्थिति के अनुसार सरकारी क्षेत्र के बैंकों के संदर्भ में अतिदेय हो जाने वाले खातों की संख्या और उसमें अंतर्ग्रस्त राशि क्रमशः 16484112 और 22988.84 करोड़ रुपये थी।

अतिदेय राशियों को कम करने और विभिन्न क्षेत्रों को उनके अग्रिमों के संबंध में उनके वसूली कार्यनिष्पादन को सुधारने के लिए भारतीय रिजर्व बैंक ने बैंकों को विभिन्न मार्गनिर्देश जारी किये हैं। कुछ महत्वपूर्ण निम्न प्रकार हैं:—

1. बैंकों से यह आग्रह किया गया है कि वे एक तरफ, अर्थव्यवस्था के जरूरतमंद और उत्पादक क्षेत्रों के लिए बैंकों के दुर्लभ संसाधनों का पुनः निर्धारण करने में उनकी मदद करने तथा दूसरी तरफ, ऋणदाता बैंकों की लाभप्रदता तथा अर्थक्षमता में सुधार लाने के लिए एक अर्थक्षम वसूली प्रणाली बनाये।

2. अलग-अलग अग्रिमों के प्रभावी पर्यवेक्षण और उस पर अनुवर्ती कार्रवाई के प्रयोजन के लिए, उन अग्रिमों के स्वास्थ्य से संबंधित जानकारी देने के लिए एक गहन तथा एक समान ग्रेडिंग पद्धति आरंभ करना।

3. प्रमुख अवरूद्ध खातों की वसूली संबंधी स्थिति पर नजर रखना।

4. जिन मामलों में खाते अवरूद्ध हो जाने का पता चल जाता है, उनमें उपचारी कार्रवाई करना।

हाल ही में, बैंकों को देय ऋण वसूली और उससे संबंधित और उसके प्रासंगिक मामलों के शीघ्र न्यायनिर्णयन के लिए बैंकों और वित्तीय संस्थाओं को शोध्य ऋण वसुली अधिनियम, 1993 अधिनियमित किया गया है।

Closure of rural Branches of Nationalised Bank in Punjab

96. SHRI VIRENDRA KATARIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that many Nationalised Banks shifted/closed their rural branches in Punjab during the last 12 years due to terrorist activities, if so, the number of such branches;

(b) whether it is also a fact that these branches are not being shifted back/ reopened in those villages inspite of normalcy restored in Punjab and rural people are facing hardships due to this; and

(c) what immediate steps Governemnt are taking to reopen/shift back those branches in rural areas in Punjab?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (c) Information is being collected and will be laid on the Table of the House.

Income tax defaulters

97. SHRI M.A. BABY: Will the Minister of FINANCE be pleased to state:

(a) the names and the amount of income tax dues against the top hundred I.T. defaulters;

(b) for how long these dues have been pending; and

(c) the steps being initiated and considered for realisation of the income tax dues from the defaulters?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a). The names and the amount of income-tax dues against the top hundred I.T. defaulters, as per the latest available information as on 30-6-1993, are given in the annexed statement (*See* below).

(b) The outstanding tax in each case is composed of large items of demands. These demands relate to various assessment years and were raised in different financial years. The time and effort required to give the period of pendency of demand in each case will not be commensurate with the objective sought to be achieved.

(c) The major steps taken for recovery of taxes are as under:—

(i) In cases where the tax arrears are disputed in appeals, the concerned appellate authorities are requested for early disposal of appeals in order to ascertain the collectible arrears.

(ii) Steps as provided by the Law are being taken for the recovery of the outstanding tax. These include coercive measures like levey of penalty, attachment of movable and immovable assets and then sale of property by the T.R.O. In suitable cases, prosecution is also launched against the defaulters.

(iii) Claims are lodged with the liquidator for recovery of taxes due from the companies which have gone into liquidation.

(iv) In a case where instalments have been allowed to tax payer, a strick watch is kept over payment of instalments.

(v) Wherever the recovery proceedings have been stayed by the Court of Law, steps are initiated to get the stay vacated.

(vi) In a case where a certain tax arrear is considered to be irrecoverable, write-off proposal is processed.

Statement

Sl. No.	Name of the I.T. defaulters	Income-tax demand outstanding as on 30-6-1993 (Rs. in lakhs)
1.	State Bank of India	68282.20
2.	Harshad S. Mehta	20450.29
3.	G.T.C. Industries Ltd.	18667.69
4.	United Bank of India	13389.38
5.	Dunlop India Ltd.	10407.26
6.	Bank of Baroda	8429.99
7.	M/s. Reliance Indus. Ltd.	6512.53
8.	M/s. Allahabad Bank	5513.22
9.	Citi Bank	4746.35
10.	M/s J.K. Syanthetics Ltd.	4675.39
11.	M/s. The Peerless Genl. Finance Com. Inv. Co. Ltd.	4638.00
12.	M/s. Balaji Distilieries	4554.00
13.	Continantal Construction Ltd.	4469.47
14.	M/s. Deposit Insurance & Credit Guarantee Corp.	4464.44
15.	M/s. ICICI Ltd.	4346.44
16.	M. Visvesaraya Ind. Research & Deve. Centre	4046.10
17.	M/s. Sanchaita Investment	3534.00
18.	Orsan Electronics Ltd.	3390.75
19.	Orissa Mining Corp.	3329.00
20.	Shri Vinod Kumar Didwania	3060.01
21.	Sukar Narayang Baknia	3000.09
22.	New India Assurance Co. Ltd.	2958.01
23.	M/s. D.S. Construction Co. (P) Ltd.	2802.16
24.	M/s. Indian Aluminium Co. Ltd.	2693.05
25.	M/s. Steel Authority of India	2665.00
26.	M/s. Delhi Tourism & Transport Development Corp.	2628.22
27.	Hansraj M. Thakkar	2467.60
28.	M/s. American Express	2450.80
29.	Haridas Mundnra	2446.67
30.	M/s. Modipon Ltd.	2290.13
31.	M/s. Tamilnadu State Marketing	2135.20
32.	State Bank of Travancore	2044.42
33.	Popatlal R. Jain	2021.67
34.	The Raymond Wollen Mills Ltd.	1985.61
35.	A.P. State Civil Supplies Corpn. Ltd.	1924.09
36.	M/s. Dalmia Cement (P) Ltd.	1859.00
37.	M/s. Bank of America	1848.61
38.	Bhagwandas H. Agarwal	1507.26
39.	M/s. Concord International Ltd.	1459.38
40.	M/s. Godfrey Phillips (I) Ltd.	1415.19
41.	Andhra Bank	1400.00
42.	Shri N.I. Patel & others (AOP) Ahmedabad	1374.09
43.	M/s. Union Bank of India	1262.52
44.	M/s. Usha Rectifier Corp. (I) Ltd.	1240.80
45.	Herisiddha Sp. Family Trust	1221.33
46.	Nikhi A. Dholakia	1215.13
47.	M/s Brook Bond India Ltd.	1208.30
48.	Shri Lokumal Choithram Veerwani	1207.07
49.	M/s. Prasad Productions Pvt. Ltd.	1205.10
50.	Goodyear India Ltd.	1185.70
51.	M/s. Deepak Fertilizers & Petrochemicals Ltd.	1176.61
52.	M/s. B.S.E.S. Ltd.	1167.78
53.	Setkari Sehakari Sakhar Karkhana Ltd.	1149.16

Sl. No.	Name of the I.T. defaulters	Income-tax demand outstanding as on 30-6-1993 (Rs. in lakhs)
54.	Apaarna Ashram	1101.96
55.	IDC of Orissa Ltd.	1065.00
56.	M/s. Swadeshi Polytex Ltd. Co.	1061.32
57.	M/s. The Indian Express Newspaper Pvt. Ltd.	1053.85
58.	M/s. Videocon International Ltd.	1038.70
59.	Gujrat State Fertilizer Co.	1030.00
60.	M/s. SBI Capital Market Ltd.	1027.96
61.	Dr. J. Dharam Teja	1018.94
62.	M/s. Mc Dowell & Co. Ltd.	1011.57
63.	M/s. System Communications	1011.55
64.	M/s. Duncan Agro Industries Ltd.	992.76
65.	M/s. Express Newspapers Ltd.	992.27
66.	M/s. R.K. Jain	927.17
67.	M/s. Ceat Limited	915.21
68.	A.P. State Essential Commodities Corp. Ltd.	899.81
69.	Alkapur Investment Pvt. Ltd.	885.95
70.	M/s. Bharat Hotels Ltd.	884.26
71.	Hutatma Kisan Ahir Sah. Sakhar	871.15
72.	MECON (India) Ltd.	865.22
73.	M/s. Chhabria International	865.17
74.	Council for Advancement of People's Action and Rural Tech.	863.00
75.	M/s. E.C.E. Industries Ltd.	849.65
76.	Nirma Chemical Works Pvt. Ltd.	847.54
77.	M/s. Orissa Cement Ltd.	826.00
78.	M/s. Adamson Commercials Ltd.	810.06
79.	M/s. Essar Shipping Ltd.	809.09
80.	The Pradeshiya Indus. & Inve. Corp. of UP Ltd.	800.00
81.	M/s. Siemens Ltd.	783.98
82.	Shri Damji Devji Haria	779.78
83.	M/s. Grasim Ind. Ltd.	771.85
84.	M/s Tea king (P) Ltd.	771.45
85.	Shri B.S. Patel	765.42
86.	Videsh Sanchar Nigam Ltd.	760.22
87.	Orissa Forest Development Corpn.	751.00
88.	Bharat Commerce & Indust. Ltd.	741.40
89.	IMF Ltd.	741.00
90.	M/s. Mansingka Industries Ltd.	738.86
91.	M/s. Bank of Credit & Commerce International Ltd.	733.68
92.	M/s. Tata Sons Ltd.	730.82
93.	Karnataka State Industrial Investment & Dev. Corp. Ltd.	691.53
94.	Maharashtra State Road Transport Corporation	689.56
95.	M/s. International Research Work Laboratories Ltd.	673.10
96.	M/s. Mont Blance Properties & Industries Pvt. Ltd.	670.06
97.	M/s. Andhra Sugars Ltd.	665.76
98.	Shri Ram Janam Bhomi Niyas Sankat Mochan Ashram	652.25
99.	M/s. Chloride Industries Ltd.	651.06
100.	M/s. Dalmia Industries Ltd.	637.01

Badla Rates

98. SHRIMATI SATYA BAHIN: Will the Minister of FINANCE be pleased to state:

(a) what have been the average Badla rate, month-wise, from April, 1993 to February, 1994;

(b) what trend is indicated by the data of badla rates; and

(c) whether Government have any proposal under their consideration to direct the banks to liberally advance credit if the badla rates are, rising beyond reasonable limits?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a). A statement showing settlement-wise average badla rates on the Stock Exchange, Bombay, for the period 10th April, 1993 to 5th February, 1994 is given below.

(b) The data do not indicate any trend.

(c) Government have no such proposal.